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45. The method of claim 16 further comprising the steps of:  
automatically determining the accumulated investment amount for the  
preselected time period;  
5 automatically discounting the accumulated investment amount by a  
predetermined reserve interest rate;  
automatically discounting the accumulated investment amount using a  
reserve investment rate;  
automatically tabulating the discounted accumulated investment amount  
10 less an account value for each of the plurality of funds;  
automatically determining a present value of a future guarantee charge for  
the accumulated investment amount; and  
automatically subtracting the present value of the future guarantee charge  
for the accumulated investment amount from the accumulated investment amount.

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46. The method of claim 17 further comprising the steps of:  
inputting a predetermined index performance limit and a mix of selected  
funds;  
automatically determining the accumulated investment amount for the  
20 preselected time period;  
automatically discounting the accumulated investment amount by a  
predetermined reserve interest rate;  
automatically discounting the accumulated investment amount using a  
reserve investment rate;  
automatically tabulating the discounted accumulated investment amount  
25 less an account value for each of the plurality of funds;  
automatically determining a present value of a future guarantee charge for  
the accumulated investment amount; and  
automatically subtracting the present value of the future guarantee charge  
30 for the accumulated investment amount from the accumulated investment amount.